

TRULINCS 61174050 - SHIN, JONG - Unit: BRO-E-A

FROM: 61174050

TO: Kim, Sung; Lee, Sonja; Liebesman, Ruth; Marchese, Theresa; Parent, Dawn; Subrizi, Michael

SUBJECT: Prosecutorial misconduct

DATE: 06/08/2016 11:23:32 PM

June 8, 2016

Judge Renee M. Bumb

United States District Court

District of New Jersey

Mitchell H. Cohen Courthouse

4th and Cooper Street

Camden, New Jersey 08101

RECEIVED
CHAMBERS

JUN 14 2016

SEAL - OFFICE OF THE U.S. D.J.

I, Jong Shin Cr # 10-208(RMB), the reason I am writing to you is to report to you that two Assistant U S Attorneys, David Walk Jr and Diana Carrig, OFFICE OF THE U.S. ATTORNEY DISTRICT COURT NEW JERSEY, 401 MARKET STREET 4TH FLOOR, CAMDEN , NJ 08101. violated ABA Model Rule 3.8 and committed fraud on the court at my trial. Most commentators view Rule 3.8 as the starting point for prosecutorial ethics.

It is important to note that one year prior to my illegal trial my six co-conspirators all plead guilty to false charges; Esther Zhu Cr #10-208-02, 1 day in jail, Anna Shea Cr #10-130, 1 day in jail, Tula Rampersaud Cr #10-244, 1 day in jail, Sudesh Rampersaud Cr #10-245, 1 day in jail, Steven Boswell Cr #10-246, 1 day in jail, Michael Oxley Cr #10-541, 3 months in jail. I, Jong Shin Cr #10-208, received 15 1/2 years.

As we know, I was falsely accused of making false statements in loan applications to JP Morgan Chase Bank. Based on the fraudulent and bogus evidence that was admitted to the court by the prosecution. This false evidence affected this Court's decision finding me guilty of a crime I did not commit.

AUSA Carrig committed a fraud on the court consistent with the Supreme Court ruling, under Hazel- Atlas decision requires a deliberately planned and carefully executed a scheme and participated in by attorneys in a federal proceeding to defraud a federal court, with carefully constructed bogus evidence which not only presented to the federal court but which also affected the federal court's decision.

Tr. at 160- 161, Ms. Carrig states that she is introducing the JP Morgan Chase documents. These are fraudulent documents, 321A and 321B. This court admitted 321A and 321B as evidence. In fact, 321A never existed and 321B is fabricated by the prosecution. In an email on 4/4/16 at 11:48 am Diana Carrig wrote to my attorney Ruth M. Liebesman stating that "We do not have an Exhibit 321A on our final Exhibit list or contained within the Government's trial exhibits. In naming our exhibits, we distinguished between first and second mortgages by using A's for first mortgage exhibits and B's for second mortgage exhibits. We used that numbering system in naming 321B- the URLA pertaining to the second mortgage fro 148 South Bellevue."

Clearly, 321A does not exist, as stated by AUSA Carrig's email. 321B is a fraudulent piece of evidence because page four of the application stated interviewer's name, address and employer. There is no information in the corresponding fields. It states that the information was taken over the phone but there is no phone number listed. The employer's information is typed with "C/O Chase Home Finance LLC" without "Member FDIC" logo as banking laws requires. The entire loan application has a header that does not have a company name on each page.

More importantly, Mr.Chong never signed this fraudulent 321B loan application on 8/1/2006. Mr.Chong only signed the Summit Mortgage Bankers(SMB) a non FDIC lender, loan application on 8/1/06. The original SMB loan application is missing in the file. My attorney has requested on multiple times but it was never received to prove lack of authenticity of 321B.

Carrig stated that 321A and B is from JP Morgan Chase which is untrue. According to Darrell Adkins(JPM Chase bank employee) the exhibits 321A and 321B for 148 S. Bellevue ave. were neither requested nor supplied to the US Attorney's office on 8/8/2011. See CERTIFICATION OF JPM CHASE(Fraud investigation Unit)

I am entitled to immediate release on these basis to prevent a complete miscarriage of justice meaning an innocent person is incarcerated unlawfully so wrong and so long.

1. My Superseding Indictment is invalid because it failed to state a violation of a federal crime.(at 10(iii)) ****alleged that Shin and Zhu made false statements in a loan application to SMB, a non FDIC lender under Count 1, 3 and 4.

TRULINCS 61174050 - SHIN, JONG - Unit: BRO-E-A

2. This court lacked subject matter jurisdiction without JPM Chase bank loan application as statute 18 U.S.C. 1014 constitutionally required and had no authority to try me in the federal court in the first place.

3. The presumption of innocence to which I was entitled demanded that all factual elements of the government's case to be submitted to the jury was denied. The Jury verdict was partial direction of the verdict because this Court determined an essential fact and I was denied trial by jury.

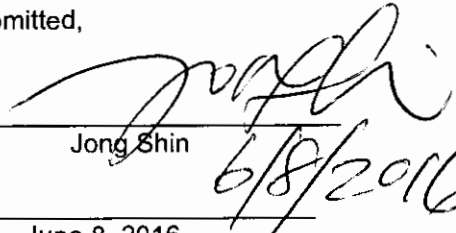
4. I was found guilty and unlawfully incarcerated without evidence and there was extensive fraudulent evidence, perjury and forgery.

Upon request I can provide all evidence to prove my claims. This Court is mandated to vacate my unlawful conviction and sentence for the interest of justice and public confidence of judicial proceedings.

I, Jong Shin, declare under penalty of perjury that these statements in this complaint are true and correct to the best of my knowledge.

Jong Shin #61174-050
MDC- Brooklyn
P O Box 329002
Brooklyn, NY 11232

Respectfully Submitted,



Jong Shin

6/8/2016

June 8, 2016

CC:
US Department of Justice- OPR

Altieri - Direct - Carrig

1 and B, 130, 131A and B, 132A and B, 133E, 133G and 133-6, 420,
2 421B, 422, 423A and B, 425B, 426A and B, 432, 433 and 434 WERE
3 RECEIVED IN EVIDENCE)

4 MS. CARRIG: Okay.

5 BY MS. CARRIG:

6 Q. You also testified before that you obtained documents
7 from J.P. Morgan Chase; is that correct?

8 A. Yes, I did.

9 MS. CARRIG: Your Honor, it might be helpful at this
10 point just to clarify some things with respect to the
11 indictment and the exhibits.

12 BY MS. CARRIG:

13 Q. Where the exhibits marked with respect to property? They
14 go property by property by property?

15 A. Yes.

16 Q. Okay. For example, does the 100 series of exhibits
17 correspond to 136 South Bellevue?

18 A. Yes.

19 Q. And so on? The 200 series, you know, correspond to
20 property by property?

21 A. Yes.

22 MS. CARRIG: Okay. At this time, again pursuant to
23 stipulation, I'd like to move the admission of several J.P.
24 Morgan Chase documents. There is a list. So I'll start with
25 150, 151, 152A, 153, 162 and 166. 251A and B. 252, 253A and

Altieri - Direct - Carrig

1 B. 259C, 321B, 321A and B, 325A and B, 326A and B. 521, 522,
2 523, 528B, 531A and B. 532A through D. 620, 621B, 622, 623,
3 632. 720, 722, 723, 728 C, 732, 733, 734, 735.

4 THE COURT: You said 321B twice. Did you mean to
5 say that?

6 MS. CARRIG: I said 321B and I also said 321 -- or
7 323 A and B.

8 THE COURT: 323A and B.

9 MS. CARRIG: Right, 325A and B.

10 THE COURT: All right. All those are in evidence
11 pursuant to stipulation.

12 (GOVERNMENT EXHIBITS G-150, 151, 152A, 153, 162 and 166. 251A
13 and B. 252, 253A and B. 259C, 321B, 321A and B, 325A and B,
14 326A and B, 522, 523, 528B, 531A and B. 532A through D. 620,
15 621B, 622, 623, 632. 720, 722, 723, 728 C, 732, 733, 734, 735
16 WERE RECEIVED IN EVIDENCE)

17 MS. CARRIG: And we have more of the same.

18 BY MS. CARRIG:

19 Q. Did you also subpoena document from M&T Bank?

20 A. Yes, I did.

21 Q. And did you follow the same document procedure that
22 you've already described before with respect to taking those
23 documents, logging them into evidence and then producing them
24 as exhibits?

25 A. Yes, I did.

**GOVERNMENT
EXHIBIT
321 B**

Uniform Residential Loan Applications

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower," as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when ☐ the income or assets of a person other than the Borrower (including the Borrower's spouse) will be used as a basis for loan qualification or ☐ the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

An S Chong
Borrower

Co-Borrower

TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage Applied for: ☐ VA ☒ Conventional ☐ Other: _____ Agency Case Number _____ Lender Case Number **062021506230**

Amount **\$65,250.00** Interest Rate **9.625** No. of Months **360** Amortization Type: ☐ Fixed Rate ☒ Other (explain): **Line of Credit**
☐ GPM ☐ ARM (type): _____

PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state, ZIP) **148 SOUTH BELLEVUE AVENUE, ATLANTIC CITY, NJ 08401-6506** No. of Units **2**

Legal Description of Subject Property (attach description if necessary) _____ Year Built **1900**

See Exhibit A, attached hereto and by this reference is made apart hereof.

Purpose of Loan ☒ Purchase ☐ Construction ☐ Other (explain): _____ Property will be: ☐ Primary Residence ☐ Secondary Residence ☒ Investment

Complete this line if construction or construction-permanent loan.

| Year Lot Acquired | Original Cost | Amount Existing Liens | (a) Present Value of Lot | (b) Cost of Improvements | Total (a + b) |
|-------------------|---------------|-----------------------|--------------------------|--------------------------|---------------|
| | | \$0.00 | \$0.00 | \$0.00 | \$0.00 |

Complete this line if this is a refinance loan.

| Year Acquired | Original Cost | Amount Existing Liens | Purpose of Refinance | Describe improvements <input type="checkbox"/> made <input type="checkbox"/> to be made | Cost \$ |
|---------------|---------------|-----------------------|----------------------|---|---------|
| 06 | | | | | |

Tide will be held in what Name(s) **AN S CHONG** Manner in which Tide will be held _____ Estate will be held in: ☐ Fee Simple ☐ Leasehold (show expiration date)

Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain) _____

BORROWER INFORMATION

Borrower's Name (include Jr. or Sr. if applicable) **AN S CHONG** Co-Borrower's Name (include Jr. or Sr. if applicable) _____

| Borrower | Co-Borrower |
|---|---|
| Social Security Number 2871 Home Phone (incl. area code) -2052 DOB (mm/dd/yyyy) 1960 Yrs. School _____ | Social Security Number _____ Home Phone (incl. area code) _____ DOB (mm/dd/yyyy) _____ Yrs. School _____ |
| <input type="checkbox"/> Married <input checked="" type="checkbox"/> Unmarried (include single, divorced, widowed) Dependents (not listed by Co-Borrower) 2 ages _____ | <input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) Dependents (not listed by Borrower) 8 ages _____ |
| Present Address (street, city, state, ZIP) 40-34 215 PLACE BAYSIDE, NY 11381 <input type="checkbox"/> Own <input checked="" type="checkbox"/> Rent 2 No. Yrs. _____ | Present Address (street, city, state, ZIP) _____ <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs. _____ |
| Mailing Address, if different from Present Address _____ | Mailing Address, if different from Present Address _____ |

If residing at present address for less than two years, complete the following:

Former Address (street, city, state, ZIP) ☐ Own ☐ Rent _____ No. Yrs. _____ Former Address (street, city, state, ZIP) ☐ Own ☐ Rent _____ No. Yrs. _____

EMPLOYMENT INFORMATION

| Borrower | Co-Borrower |
|--|--|
| Name & Address of Employer MAX 7 LLC 225 BROAD AVE. RM 315 FORT LEE, NJ 07024 <input type="checkbox"/> Self Employed Yrs. on this job 2 Yrs. employed in this line of work/profession 8 | Name & Address of Employer _____ <input type="checkbox"/> Self Employed Yrs. on this job _____ Yrs. employed in this line of work/profession _____ |
| Position/Title/Type of Business SALES MANAGER Business Phone (incl. area code) (201) 944-2270 | Position/Title/Type of Business _____ Business Phone (incl. area code) _____ |
| Name & Address of Employer <input type="checkbox"/> Self Employed Dates (from - to) _____ Monthly Income \$ 0.00 | Name & Address of Employer <input type="checkbox"/> Self Employed Dates (from - to) _____ Monthly Income \$ 0.00 |
| Position/Title/Type of Business _____ Business Phone (incl. area code) _____ | Position/Title/Type of Business _____ Business Phone (incl. area code) _____ |
| Name & Address of Employer <input type="checkbox"/> Self Employed Dates (from - to) _____ Monthly Income \$ 0.00 | Name & Address of Employer <input type="checkbox"/> Self Employed Dates (from - to) _____ Monthly Income \$ 0.00 |
| Position/Title/Type of Business _____ Business Phone (incl. area code) _____ | Position/Title/Type of Business _____ Business Phone (incl. area code) _____ |

062021506230

| V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION | | | | | | |
|--|--------------|-------------|--------------|-----------------------------------|---------|-------------|
| Qtr to Monthly Income | Borrower | Co-Borrower | Total | Existing Monthly Housing Expenses | Percent | Proposed |
| Base Emp. Income* | \$ 15,425.00 | \$ 0.00 | \$ 15,425.00 | Rent | \$ 0.00 | |
| Overtime | 0.00 | 0.00 | 0.00 | First Mortgage (P&I) | 0.00 | \$ 2,453.12 |
| Bonuses | | | | Other Financing (P&I) | 0.00 | 0.00 |
| Commissions | 0.00 | 0.00 | 0.00 | Hazard Insurance | 0.00 | 0.00 |
| Dividends/Interest | 0.00 | 0.00 | 0.00 | Real Estate Taxes | 0.00 | 105.00 |
| Net Rental Income | 0.00 | 0.00 | 0.00 | Mortgage Insurance | 0.00 | 0.00 |
| Other (below copying, see the notes in "Assets/Other Income," below) | 0.00 | 0.00 | 0.00 | Homeowner's Assn. Dues | 0.00 | 0.00 |
| | | | | Other: | 0.00 | 0.00 |
| Total | \$ 15,425.00 | \$ 0.00 | \$ 15,425.00 | Total | \$ 0.00 | \$ 2,558.12 |

* Self-Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

| B/C | Description Other Income: *None; Alimony, child support, or separate maintenance income need not be reported if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan. | Monthly Amount |
|-----|---|----------------|
| | | \$ |
| | | |
| | | |

| ASSETS | | Cash or Market Value | LIABILITIES | | Monthy Payment & Months Left to Pay | Unpaid Balance |
|---|----|----------------------|--|-------------------|-------------------------------------|----------------|
| Description: | | \$ | Name and address of Company | \$ Payment/Months | \$ | |
| Cash deposit toward purchase held by: | | \$ | | 0.00 | 0.00 | |
| List checking and savings accounts below | | | A/cct. no. | | | |
| Name and address of Bank, S&L, or Credit Union | | | Name and address of Company | \$ Payment/Months | \$ | |
| | | | | 0.00 | 0.00 | |
| A/cct. no. | | \$ | A/cct. no. | | | |
| Name and address of Bank, S&L, or Credit Union | | | Name and address of Company | \$ Payment/Months | \$ | |
| | | | | 0.00 | 0.00 | |
| A/cct. no. | | \$ | A/cct. no. | | | |
| Name and address of Bank, S&L, or Credit Union | | | Name and address of Company | \$ Payment/Months | \$ | |
| | | | | 0.00 | 0.00 | |
| A/cct. no. | | \$ | A/cct. no. | | | |
| Name and address of Bank, S&L, or Credit Union | | | Name and address of Company | \$ Payment/Months | \$ | |
| | | | | 0.00 | 0.00 | |
| A/cct. no. | | \$ | A/cct. no. | | | |
| Stocks & Bonds (Company name/number & Description) | | \$ | Name and address of Company | \$ Payment/Months | \$ | |
| | | | | 0.00 | 0.00 | |
| A/cct. no. | | \$ | A/cct. no. | | | |
| Life insurance net cash value | | \$ | Name and address of Company | \$ Payment/Months | \$ | |
| Face amount: \$ | | | | 0.00 | 0.00 | |
| Subtotal Liquid Assets | | \$ | A/cct. no. | | | |
| Real estate owned (enter market value from schedule of real estate owned) | | \$ | Name and address of Company | \$ Payment/Months | \$ | |
| Vested interest in retirement fund | | \$ | | 0.00 | 0.00 | |
| Net worth of business(es) owned (attach financial statement) | | \$ | A/cct. no. | | | |
| Automobiles owned (make and year) | | \$ | Name and address of Company | \$ Payment/Months | \$ | |
| | | | | 0.00 | 0.00 | |
| A/cct. no. | | \$ | A/cct. no. | | | |
| Other Assets (describe) | | \$ | Alimony/Child Support/Separate Maintenance Payments Owed to: | \$ | | |
| | | | Job Related Expenses (child care, union dues, etc.) | \$ | | |
| Total Assets a. | \$ | | Total Monthly Payments | \$ | | |
| | | | Total Liabilities b. | \$ | | |

Borrower's Signature Date Co-Borrower's Signature Date MULT1003

X Am-Sub Charge
Page 2 of 2
8/1/00

Subj: **RE: U.S. v. Jong Shin**
Date: 4/5/2016 10:36:26 A.M. Eastern Daylight Time
From: Diana.Carrig@usdoj.gov
To: RuthLiebesman@aol.com
CC: David.Walk@usdoj.gov

Hi Ruth,

I don't have a copy of the URLA signed on the date of closing (8-1-06), but have attached what I believe to be an earlier version of it. As explained in our brief, the lenders/banks typically required the URLA to be signed again at the time of the closings.

Best,
Diana Carrig

Diana Vondra Carrig
Assistant U.S. Attorney
U.S. Attorney's Office
U.S. Courthouse and Federal Building
401 Market Street, Fourth Floor
Camden, New Jersey 08101
Tel: 856.968.4927
Fax: 856.968.4917
Cell 862.754.2247
Email: diana.carrig@usdoj.gov

From: RuthLiebesman@aol.com [mailto:RuthLiebesman@aol.com]
Sent: Monday, April 04, 2016 3:25 PM
To: Carrig, Diana (USANJ)
Subject: Re: U.S. v. Jong Shin

Thank you for providing Exhibit 731A. Can you please provide the URLA pertaining to the first mortgage for 148 South Bellevue.

Thank you.

Ruth Liebesman

=====

Ruth M. Liebesman, Attorney-at-Law
30 Wall Street, 8th Floor
New York, New York 10005
212-804-5740

36 Farview Terrace
Paramus, New Jersey 07652
201-617-7000
201-617-7710 (facsimile)
RuthLiebesman@aol.com
www.RuthLiebesman.com

In a message dated 4/4/2016 11:48:11 A.M. Eastern Daylight Time, Diana.Carrig@usdoj.gov writes:

Hi Ruth,

Attached please find Government Exhibit 731A. It was not admitted into evidence at trial by the Government.

We do not have an Exhibit 321A on our final Exhibit List or contained within the Government's trial exhibits. In naming our exhibits, we distinguished between first and second mortgages by using A's for first mortgage exhibits and B's for second mortgage exhibits. We used that numbering system in naming 321B – the URLA pertaining to the second mortgage for 148 South Bellevue.

Please feel free to call or email if you have any other questions or need any additional materials.

Best,

Diana Carrig

Diana Vondra Carrig
Assistant U.S. Attorney
U.S. Attorney's Office
U.S. Courthouse and Federal Building
401 Market Street, Fourth Floor
Camden, New Jersey 08101
Tel: 856.968.4927
Fax: 856.968.4917
Cell 862.754.2247
Email: diana.carrig@usdoj.gov

From: RuthLiebesman@aol.com [mailto:RuthLiebesman@aol.com]

Sent: Monday, April 04, 2016 11:27 AM

To: Carrig, Diana (USANJ); Walk, David (USANJ)

Subject: U.S. v. Jong Shin

Greetings counsel:

I received your memorandum and most exhibit by ECF, and the mail containing the larger exhibits on disc. Thank you.

I had asked previously about exhibits 321A and 731A, which I have never seen. Can you please provide me with copies of those exhibits.

Thank you.

Ruth

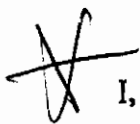
=====
Ruth M. Liebesman, Attorney-at-Law
30 Wall Street, 8th Floor
New York, New York 10005
212-804-5740

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201-617-7710 (facsimile)
RuthLiebesman@aol.com
www.RuthLiebesman.com

UNITED STATES DISTRICT COURT
DISTRICT OF NEW JERSEY

UNITED STATES OF AMERICA :
 :
 v. :
 :
 JONG SHIN and ESTHER ZHU : Hon. Renee M. Bumb

CERTIFICATION OF J.P. MORGAN CHASE (Fraud Investigations Unit)

 I, Darrell Adkins, pursuant to 28 U.S.C. § 1746,

hereby certify as follows:

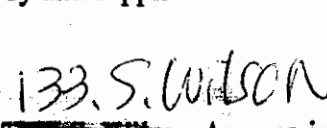
1. I submit this certification pursuant to Rules 803(6) and 902(11) of the Federal Rules of Evidence.

2. I am employed by J.P. Morgan Chase.

3. I am personally familiar with the record-keeping practices and procedures of J.P. Morgan Chase. Accordingly, I am a "custodian or other qualified person" as those terms are used in Rules 803(6) and 902(11).

4. The following records have been requested by and supplied to the United States

Attorney's Office:

- 
- a. documents relating to the transfer of ~~133 S. Wilson~~ Avenue in Atlantic City, New Jersey, on or about November 10, 2006, bates-stamped 133SWilson2JPM1C7 (fraud investigation)_0001 through 133SWilson2JPM1C7 (fraud investigation)_0068;
- b. documents relating to transfer of 136 S. Bellevue Avenue in Atlantic City, New Jersey, on or about August 29, 2006, bates-stamped 136SBellevue3JPM1C7 (fraud investigation)_0001 through 136SBellevue3JPM1C7 (fraud investigation)_0070;

- c. documents relating to the transfer of 138 S. Bellevue Avenue in Atlantic City, New Jersey, on or about June 30, 2006, bates-stamped 138SBellevue1JPM1C7 (fraud investigation)_0001 through 138SBellevue1JPM1C7 (fraud investigation)_0019;
- d. documents relating to the transfer of 150 S. Bellevue Avenue in Atlantic City, New Jersey, on or about September 26, 2006 bates-stamped 150SBellevue3JPM1C7 (fraud investigation)_0001 through 150SBellevue3JPM1C7 (fraud investigation)_0050;
- e. documents relating to the transfer of various properties contained in the folder for 150 S. Bellevue Avenue in Atlantic City, New Jersey bates-stamped 150SBellevue3JPM1C7 (other properties)_0001 through 150SBellevue3JPM1C7 (other properties)_0096;
- f. documents relating to the transfer of 512 Magellan Avenue in Atlantic City, New Jersey, on or about December 6, 2006 bates-stamped 512Magellan2JPM1C7 (fraud investigation)_0001 through 512Magellan2JPM1C7 (fraud investigation)_0131
- g. documents relating to the transfer of 1929 Blaine Avenue in Atlantic City, New Jersey, on or about November 17, 2006 bates-stamped 1929Blaine2JPM1C7 (fraud investigation)_0001 through 1929Blaine2JPM1C7 (fraud investigation)_0082;
- h. documents relating to the transfer of 4034 215th Place in Bayside, New York, on or about January 11, 2006 bates-stamped 4034_215th_PlaceJPM1C7 (fraud investigation)_0001 through 4034_215th_PlaceJPM1C7 (fraud investigation)_0075;

5. The records attached to this Certification, described more fully in paragraph 4, are records of J.P. Morgan Chase ("the Records"), and were produced pursuant to the aforementioned request in this case.

6. The Records consist of memoranda, reports, records, and data compilations, in any form, of acts, events, conditions, opinions, or diagnoses, made at or near the time by, or from information transmitted by, a person with knowledge; the records are kept in the course of J.P.

Morgan Chase's regularly-conducted business activity; and it is the regular practice of the J.P. Morgan Chase's business activity to make such memoranda, reports, records, and data compilations. Accordingly, the Records are "Records of regularly conducted activity" as that term is used in Rule 803(6).

7. As required by Rule 902(11), I certify that the Records were made at or near the time of the occurrence of the matters set forth by, or from information transmitted by, a person with knowledge of those matters.

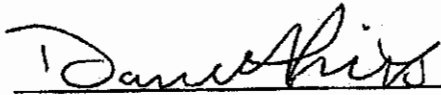
8. As required by Rule 902(11), I certify that the Records are kept in the course of regularly-conducted activity at J.P. Morgan Chase.

9. As required by Rule 902(11), I certify that the Records were made as regularly conducted activity as a regular practice of J.P. Morgan Chase.

10. I hereby certify under penalty of perjury that the foregoing is true and correct.

Executed on 8-18, 2011

August 18th, 2011


[Signature]

Darrell Adkins
[Printed Name]

and liabilities, and other properties owned, to NJ Lenders when applying for and obtaining the mortgage loan.

ii. **The Inflated Appraisal:** On October 17, 2006, Michael Oxley prepared a second appraisal report in preparation for the Straw Purchaser's purchase of this property, stating that the property was worth \$550,000. Michael Oxley's second appraisal report increased the value of the property by \$258,000 from his first appraisal report for this property 16 days earlier.

iii. **The False Uniform Residential Loan Application:** On October 18, 2006, Jong Shin and Esther Zhu prepared and submitted a Uniform Residential Loan Application form to SMB which contained false financial information requesting a \$521,500 mortgage for Straw Purchaser Tula Rampersaud to purchase this property for \$549,000. The application

included numerous false and fraudulent statements, including but not limited to the following:

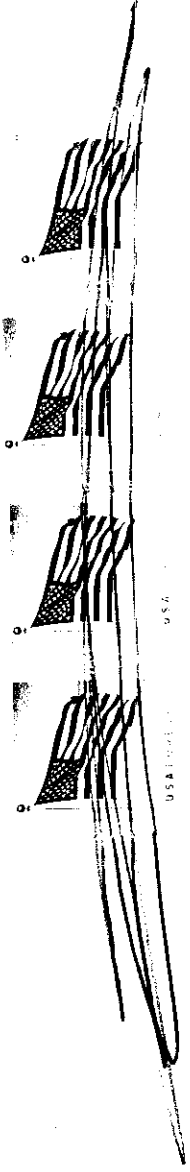
(1) Tula Rampersaud worked as a sales manager for a real estate company in Atlantic City, New Jersey and had a monthly income of \$10,720.23. In actuality, Tula Rampersaud worked as an administrator for a health care company and made less than \$50,000 per year;

(2) Tula Rampersaud intended to occupy the property as her primary residence. In actuality, Tula Rampersaud had no such intent;

(3) Tula Rampersaud did not have any ownership interest in other properties during the last three years. In actuality, Tula Rampersaud had purchased two additional Properties in August 2006 which were also part of this scheme; and

(4) SMB mortgage broker Esther Zhu had interviewed Tula Rampersaud by telephone to obtain the information contained on the application. In actuality,

Metropolitan Detention Center
Jong Shin # 61174-052
PO Box 329002
Brooklyn, NY 11232



Judge Renée M. Bumb
United States District Court
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